

**United States Bankruptcy Court**  
Western District of Washington  
1717 Pacific Avenue  
Suite 2100  
Tacoma, WA 98402

**Case No. 09-44583-PHB**  
**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cameo H McCalpine  
fka Cameo H Morck  
9613 62nd Ave SE  
Olympia, WA 98513

Social Security/Individual Taxpayer ID No.:

xxx-xx-6693

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on June 26, 2009. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: October 9, 2009

Philip H. Brandt  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0981-3  
Case: 09-44583

User: terrir  
Form ID: b18

Page 1 of 2  
Total Noticed: 83

Date Rcvd: Oct 09, 2009

The following entities were noticed by first class mail on Oct 11, 2009.

db +Cameo H McCalpine, 9613 62nd Ave SE, Olympia, WA 98513-9203  
 cr Alaska USA Federal Credit Union, PO Box 196613, Anchorage, AK 99519-6613  
 sr +Wachovia Mortgage FSB, fka World Savings Bank, c/o Jesse Baker, 4375 Jutland Drive #200, San Diego, CA 92117-3600  
 951824097 +AAMES HOME, 15253 AVENUE OF SCIENCE, SAN DIEGO, CA 92128-3437  
 951824098 ALASKA USA FCU, PO BOX 196613, ANCHORAGE, AK 99519-6613  
 951824099 ALASKA USA FCU, 4100 CREDIT UNION DR, ANCHORAGE, AK 99503  
 951824101 BAC HOME LOANS SERVICING LP, PO BOX 650070, DALLAS, TX 75265-0070  
 951824102 +BANK OF AMERICA, 601 SLEATER KINNEY RD NE, LACEY, WA 98506  
 951824104 BMG MUSIC SERVICE, PO BOX 1958, INDIANAPOLIS, IN 46291-0010  
 951824105 +BOEING EMPLOYEES C U, PO BOX 97050, SEATTLE, WA 98124-9750  
 951824106 BOEING EMPLOYEES CU, C/O RENTON COLLECTIONS INC, PO BOX 272, RENTON, WA 98057-0272  
 951824109 +CG CAMPBELL ASSOCIATES, FAIRWAY COLLECTIONS LLC, 1126 S GOLD ST STE 101, CENTRALIA, WA 98531-3768  
 951824111 +CITI, CARD SERVICE CENTER, PO BOX 6276, SIOUX FALLS, SD 57117-6276  
 951824112 +CITIFINANCIAL, PO BOX 499, HANOVER, MD 21076-0499  
 951824113 +CITY OF LACEY, PO BOX 3400, LACEY, WA 98509-3400  
 951824114 +COLLECTION, ATTN: BANKRUTPCY DEPARTMENT, PO BOX 10587, GREENVILLE, SC 29603-0587  
 951824115 +COTTAGES @ LAKEPOINTE HOA, PO BOX 8242, LACEY, WA 98509-8242  
 951824116 COUNTRYWIDE, PO BOX 650070, DALLAS, TX 75265-0070  
 951824117 +COUNTRYWIDE HOME LENDING, ATTENTION: BANKRUTPCY SV-314B, PO BOX 5170, SIMI VALLEY, CA 93062-5170  
 951824120 +EQUIFAX INC, PO BOX 740256, ATLANTA, GA 30374-0256  
 951824121 +EXPERIAN, PO BOX 2002, ALLEN, TX 75013-2002  
 951824123 +FASHION BUG/SOANB, ATTN: BANKRUTPCY, 6356 CORLEY RD, NORCROSS, GA 30071-1704  
 951824125 +FIRST USA BANK, PO BOX 149265, AUSTIN, TX 78714  
 951824126 GEMB / HH GREGG, ATTENTION: BANKRUTPCY, PO BOX 103106, ROSWELL, GA 30076  
 951824127 +GEMB/HOME DESIGN-CE/AP, PO BOX 981439, EL PASO, TX 79998-1439  
 951824128 GEMB/JCP, ATTENTION: BANKRUTPCY, PO BOX 103106, ROSWELL, GA 30076  
 951824130 HSBC CARD SERVICES, C/O IC SYSTEMS INC, PO BOX 64887, SAINT PAUL, MN 55164-0887  
 951824131 IDEAL HOME FURNISHINGS, PO BOX 54770, LOS ANGELES, CA 90054-0770  
 951824132 +INDIAN SUMMER GOLF, & COUNTRY CLUB, 5900 TROON LANE SE, OLYMPIA, WA 98501-5194  
 951824133 JC PENNEY, C/O ZWICKER & ASSOC PC, 80 MINUTEMAN RD, ANDOVER, MA 01810-1008  
 951824134 +KARYN LAWS MA, LMHC, PNB 501, 1401 MARVIN RD NE STE 307, OLYMPIA, WA 98516-5710  
 951824135 +KAY JEWELERS, 375 GHENT RD, AKRON, OH 44333-4600  
 951824136 LEGACY PROPANE, 5005 PACIFIC HWY E #14, TACOMA, WA 98424-2647  
 951824137 LINDA KELLAMS ARNP, C/O IC SYSTEM INC, PO BOX 64437, SAINT PAUL, MN 55164-0437  
 951824139 LOVELL MCCALPINE, 1905 154TH ST CT E, SPANAWAY, WA 98387  
 951824138 LOVELL MCCALPINE, 6649 STEAMER DRIVE SE, OLYMPIA, WA 98513-6224  
 951824140 LOVELL MCCALPINE, 1905 19TH ST CT S, SPANAWAY, WA 98387  
 951824141 +MACYS, C/O NCO FINANCIAL SYSTEMS INC, 507 PRUDENTIAL RD, HORSHAM, PA 19044-2308  
 951824144 +NATIONAL SER, 18820 AURORA AV N. #205, SEATTLE, WA 98133-3900  
 951824145 +NCO FINANCIAL SYSTEMS, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368  
 951824146 +NETBANK INC, PO BOX 60, ST CLOUD, MN 56302-0060  
 951824147 OLYMPIA ORTHOPAEDIC ASSOC, PO BOX 368, OLYMPIA, WA 98507-0368  
 951824148 +ONYX ACCEPTANCE CORP, C/O TSYS DEBT MANAGEMENT, PO BOX 5155, NORCROSS, GA 30091-5155  
 951824150 +PACIFIC CREDIT SERVICE, 5700 188TH ST SW UNIT B, LYNNWOOD, WA 98037-4332  
 951824151 +PACIFIC NW RENTAL, PO BOX 73790, PUYALLUP, WA 98373-0790  
 951824152 PAYDAY SERVICES, PO BOX 29502, LAS VEGAS, NV 89126-9502  
 951824153 PROVIDENCE ST PETER HOSPITAL, PO BOX 34995, SEATTLE, WA 98124-1995  
 951824154 +PSYCHIATRIC & COUNSELING SVCS, OF OLYMPIA, 905 24TH WAY SW STE A-1, OLYMPIA, WA 98502-6033  
 951824155 +QUEST DIAGNOSTICS, CREDIT COLLECTION SERVICES, PO BOX 55126, BOSTON, MA 02205-5126  
 951824156 +SAXON MORTGAGE SERCIVE, 4708 MERCANTILE DR. NORTH, JFORTWORTH, TX 76137-3605  
 951824157 +SEARS PLUS, CLIENT SERVICES, 3451 HARRY TRUMAN BLVD, SAINT CHARLES, MO 63301-9816  
 951824158 +SEARS/CBSD, PO BOX 6189, SIOUX FALLS, SD 57117-6189  
 951824159 SECURITY CREDIT SYSTEMS, PO BOX 846, BUFFALO, NY 14240-0846  
 951824160 +SOUND BUILT HOMES, PO BOX 73790, PUYALLUP, WA 98373-0790  
 951824161 +SOUND BUILT RENTALS, PO BOX 73790, PUYALLUP, WA 98373-0790  
 951824162 SOUNDBODY FITNESS, ABC FINANCIAL SVCS INC, PO BOX 6800, SHERWOOD, AR 72124-6800  
 951824163 T-MOBILE, DIVERSIFIED CONSULTANTS INC, PO BOX 551268, JACKSONVILLE, FL 32255-1268  
 951824164 +TRANS UNION CORPORATION, PO BOX 34012, FULLERTON, CA 92834-9412  
 951824165 VALENTINE & KEBARTAS INC, PO BOX 325, LAWRENCE, MA 01842-0625  
 951824166 +VESTAL AND SONS CONSTRUCTION, 2600 MCKORKLER RD, OLYMPIA, WA 98501-9549  
 951824167 +W S E C U, 400 UNION STREET, OLYMPIA, WA 98501-1490  
 951824173 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
 (address filed with court: WFS FINANCIAL/WACHOVIA DEALER SERVICES,  
     2143 CONVENTION CENTER WAY #200, ONTARIO, CA 91764)  
 951824168 WACHOVIA MORTGAGE, PO BOX 105693, ATLANTA, GA 30348-5693  
 951824169 +WASHINGTON WATER SERVICE CO, PO BOX 336, GIG HARBOR, WA 98335-0336  
 951824170 +WELLS FARGO, PO BOX 60510, LOS ANGELES, CA 90060-0510  
 951824171 WELLS FARGO, PO BOX 98791, LAS VEGAS, NV 89193-8791  
 951824172 +WF FIN BANK, PO BOX 182273, COLUMBUS, OH 43218-2273  
 951824175 +WORLD SAVINGS & LOAN, 4101 WISEMAND BLVD, ATTN: BANKRUTPCY, SAN ANTONIO, TX 78251-4201  
 951824176 WORLDMARK, PO BOX 97976, LAS VEGAS, NV 89193-7976

The following entities were noticed by electronic transmission on Oct 09, 2009.

smg EDI: WADEPREV.COM Oct 09 2009 18:43:00 State of Washington, Department of Revenue,  
 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
 951824100 +EDI: AGFINANCE.COM Oct 09 2009 18:43:00 AMERICAN GENERAL FINANCE, PO BOX 3121,  
 EVANSVILLE, IN 47731-3121  
 951824103 +EDI: HFC.COM Oct 09 2009 18:43:00 BENEFICIAL/HFC, POB 1547, CHESAPEAKE, VA 23327-1547  
 951824107 +EDI: CAPITALONE.COM Oct 09 2009 18:43:00 CAPITAL 1 BANK, ATTN: C/O TSYS DEBT MANAGEMENT,  
     PO BOX 5155, NORCROSS, GA 30091-5155

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The following entities were noticed by electronic transmission (continued)

951824108 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM  
CAPITAL ONE AUTO FINANCE, 3901 N DALLAS PKWY, PLANO, TX 75093-7864  
951824110 +E-mail/Text: bankruptcy@callcheckmate.com  
LAKEWOOD, WA 98496-8867  
951824119 EDI: CHASE.COM Oct 09 2009 18:48:00 COUNTRYWIDE VISA, PO BOX 94014,  
PALATINE, IL 60094-4014  
951824122 +E-mail/Text: FCS@CNI.NET  
1126 SOUTH GOLD ST STE 101, CENTRALIA, WA 98531-3768 FAIRWAY COLLECTIONS,  
951824124 EDI: CHASE.COM Oct 09 2009 18:48:00 FIRST USA, PO BOX 8650, WILMINGTON, DE 19899-8650  
951824129 +EDI: HFC.COM Oct 09 2009 18:43:00 HSBC BANK, ATTN: BANKRUPTCY, PO BOX 5253,  
CAROL STREAM, IL 60197-5253  
951824142 EDI: TSYS2.COM Oct 09 2009 18:43:00 MACYS, PO BOX 6938, THE LAKES, NV 88901-6938  
951824143 +EDI: TSYS2.COM Oct 09 2009 18:43:00 MACYS/FDSB, MACY'S BANKRUPTCY, PO BOX 8053,  
MASON, OH 45040-8053  
951824149 EDI: HFC.COM Oct 09 2009 18:43:00 ORCHARD BANK, PO BOX 80084, SALINAS, CA 93912-0084  
951824170 +EDI: WFFC.COM Oct 09 2009 18:43:00 WELLS FARGO, PO BOX 60510, LOS ANGELES, CA 90060-0510  
951824174 +E-mail/Text: WCCEBMB@WIN.ML.COM  
ATTENTION: BANKRUPTCY DEPARTMENT, PO BOX 8517, PORTLAND, OH 97207-8517  
TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

951824118\* +COUNTRYWIDE HOME LENDING, ATTN: BANKRUPTCY SV-314B, PO BOX 5170, SIMI VALLEY, CA 93062-5170  
TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2009

Signature:

